

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

IN RE: **Vivian A McKinney**

Case No. **16-60527**

Debtor(s)

Chapter 13 Proceeding

☐ AMENDED ☐ MODIFIED
DEBTOR(S)' CHAPTER 13 PLAN
AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE

Creditors are hereby notified that the following Plan may be amended at any time before confirmation. Any amendment may affect your status as a creditor. The Debtor's estimate of how much the Plan will pay, projected payments, and estimates of the allowed claims may also change. The following information advises creditors of the status of the case based on the information known at the time of its preparation. Any special concerns of a creditor may justify attendance at the Meeting of Creditors and such other action as may be appropriate under the circumstances. More detailed information is on file at the Office of the United States Bankruptcy Clerk in El Paso or Waco, Texas. Local Bankruptcy Rules and Standing Orders on procedures are available at the Clerk's Office and online at www.txwb.uscourts.gov.

Use of the singular word "Debtor" in this Plan includes the plural where appropriate.

Plan Summary

- A. The Debtor's Plan Payment will be \$1,125.00 Monthly, paid by ☐ Pay Order or ☒ Direct Pay for 60 months. The gross amount to be paid into the plan is \$67,500.00.
- B. The Plan proposes to pay all allowed priority claims in full, all secured claims to the extent of the value of the collateral or the amount of the claim, whichever amount is provided for in Section VI below, and approximately 100% of each unsecured allowed claim.

THIS PLAN DOES NOT ALLOW CLAIMS. YOU MUST FILE A PROOF OF CLAIM BY THE APPLICABLE DEADLINE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN THAT MAY BE CONFIRMED. CREDITORS ARE REFERRED TO THE FEDERAL RULES OF BANKRUPTCY PROCEDURE, THE LOCAL BANKRUPTCY RULES FOR THE WESTERN DISTRICT OF TEXAS, AND THE APPLICABLE STANDING ORDER RELATING TO CHAPTER 13 CASE ADMINISTRATION FOR THIS DIVISION, FOR INFORMATION ON THESE AND OTHER DEADLINES.

- C. The value of the Debtor's non-exempt assets is \$0.00.
- D. If the payment of any debt is proposed to be paid directly by the Debtor outside the Plan, it is so noted in Section VI(1), set forth below.

Plan Provisions

I. Vesting of Estate Property

- ☒ Upon confirmation of the Plan, all property of the estate shall vest in the Debtor and shall not remain as property of the estate.
- ☐ Upon confirmation of the Plan, all property of the estate shall not vest in the Debtor, but shall remain as property of the estate.
- ☐ Other (describe):

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Continuation Sheet # 1

II. Pre-Confirmation Disbursements

In accordance with the applicable Standing Order Relating to Chapter 13 Case Administration, the Debtor requests and consents to disbursement by the Chapter 13 Trustee of payments prior to confirmation of the Plan to evidence the Debtor's good faith, promote successful completion of the case, and to provide adequate protection to secured creditors. The Debtor shall remit such payments to the Trustee commencing 15 days after the filing of the petition. Provided all conditions for disbursement are met and unless otherwise ordered by the Court, the Trustee shall begin disbursing to creditors as provided below, on the first regularly scheduled disbursement after 30 days after the the petition is filed. Payments under this paragraph will cease upon confirmation of the Plan.

Creditor/Collateral	Pre-Confirmation Payment Amount	Other Treatment Remarks
Bayview Financial Loan 26 Denwood, Jackson, TN	\$354.97	
Wfds/wds 2011 GMC Light Duty Acadia	\$297.82	

III. Executory Contracts/Unexpired Leases/Contracts for Deed

Pursuant to 11 U.S.C. §1322(b)(7) of the Bankruptcy Code, the Debtor hereby elects to assume the following executory contracts, unexpired leases, and/or contracts for deed, if any:

Creditor Name	Description of Contract	Election	In Default
Colonial Real Estate Rental MGMT	Rent Lease	Assumed	No
Verizon	Cell Phone	Assumed	No

Pursuant to 11 U.S.C. §1322(b)(7) of the Bankruptcy Code, the Debtor hereby elects to reject the following executory contracts, unexpired leases, and/or contracts for deed, if any:

Creditor Name	Description of Contract	Election	In Default
(None)			

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Continuation Sheet # 2

IV. Motion to Value Collateral Pursuant to 11 U.S.C. § 506

The Trustee shall pay allowed secured claims, which require the filing of a proof of claim, to the extent of the value of the collateral or the amount of the claim, whichever amount is provided for in Section VI(2), hereof, plus interest thereon at the rate specified in this Plan. Except for secured claims for which provision is made to pay the full amount of the claim notwithstanding the value of the collateral, the portion of any allowed claim that exceeds the value of the collateral shall be treated as an unsecured claim under Section VI(2)(F).

The Debtor(s) move(s) to value the collateral described below in the amounts indicated. The values as stated below represent the replacement values of the assets held for collateral, as required under Section 506(a)(2). Objections to valuation of collateral proposed by this Motion and Plan must be filed no later than ten (10) days prior to the confirmation hearing date. If no timely response or objection is filed, the relief requested may be granted in conjunction with confirmation of the Plan.

Creditor / Collateral	Estimated Claim	Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/Remarks
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"I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct. Executed on _____."

Debtor

Joint Debtor

V. Motion to Avoid Lien Pursuant to 11 U.S.C. § 522(f)

The Bankruptcy Code allows certain liens to be avoided. If a lien is avoided, the claim will not be treated as a secured claim but as an unsecured claim under Section VI(2)(F).

The Debtor moves to avoid the following liens that impair exemptions. Objections to lien avoidance as proposed in this Plan must be filed no later than ten (10) days prior to the confirmation hearing date. If no timely objection is filed, the relief requested may be granted in conjunction with confirmation of the Plan. (Debtor must list the specific exempt property that the lien impairs and the basis of the lien--e.g., judicial lien, nonpurchase-money security interest, etc.)

Creditor / Property subject to lien	Amount of Lien to be Avoided	Remarks
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DEBTOR(S)' CHAPTER 13 PLAN

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Continuation Sheet # 3

VI. Specific Treatment for Payment of Allowed Claims

1. PAYMENTS TO BE MADE BY THE DEBTOR DIRECTLY TO CREDITORS, INCLUDING POST-PETITION DOMESTIC SUPPORT OBLIGATIONS

A. Debtor(s) shall pay the following creditors directly. Creditors with claims based on a post-petition domestic support obligation ("DSO"), including all governmental units to which a DSO claim has been assigned, or is owed, or that may otherwise recover a DSO claim, **MUST** be paid directly. Minors should be identified by their initials only. If no DSO creditor is listed, the Debtor represents he/she has no domestic support obligation.

All direct payments listed below shall be made in addition to the Plan payments made by Debtor to the Chapter 13 Trustee as herein set forth. Secured creditors who are paid directly shall retain their liens, and the Debtor(s) shall maintain insurance on the collateral, in accordance with the terms of the documents creating the lien on the collateral.

Creditor / Collateral, if any (including the name of each DSO creditor)	Remarks	Debt Amount	Payment Amount/Interval
Bayview Financial Loan 26 Denwood, Jackson, TN		\$76,059.00	\$615.00

B. Debtor surrenders the following collateral. Confirmation of the Plan shall operate to lift the automatic stay provided by 11 U.S.C. § 362(a) with respect to the collateral listed, and any unsecured deficiency claim may be filed in accordance with the procedures set forth in the Standing Order Relating to Chapter 13 Case Administration for this Division.

Creditor/Collateral	Collateral to Be Surrendered
Bankamerica	4002 Tiger Dr, Killeen, TX 76549

2. PAYMENTS TO BE MADE BY TRUSTEE TO CREDITORS

A. Administrative Expenses

Administrative Expenses shall include the Trustee's commission and debtor's attorney's fees. The Trustee shall receive up to 10% of all sums received. No fees or expenses of counsel for the debtor(s) may be paid until the filing fee is paid in full, and any fees and expenses that are allowed in addition to the fees and expenses originally agreed to be paid, may be paid only after all prior allowed fees and expenses have been paid.

Creditor	Estimated Amount of Debt	Payment Method: before secured creditors, after secured creditors, or along with secured	Remarks
Law Offices of Ed L. Laughlin	\$464.00	Along With	

B. Priority Claims, Including Domestic Support Obligation Arrearage Claims

Creditor	Estimated Amount of Debt	Payment Method: before secured creditors, after secured creditors, or along with secured	Remarks

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Continuation Sheet # 4

C. Arrearage Claims

Creditor / Collateral	Estimated Claim	Estimated Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/Remarks
Bayview Financial Loan 26 Denwood, Jackson, TN	\$28,397.25	\$28,397.25	Pro-Rata	0%	\$28,397.25	

D. Cure Claims on Assumed Contracts, Leases, and Contracts for Deed

Creditor/Subject Property, if any	Estimated Amount of Cure Claim	Monthly Payment or Method of Disbursement	Remarks
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E. Secured Creditors

Secured creditors shall retain their liens on the collateral that is security for their claims until the earlier of the date the underlying debt, as determined under non-bankruptcy law, has been paid in full, or the date of discharge under 11 U.S.C. § 1328. Therefore, if the debtor's case is dismissed or converted without completing of all Plan payments, the liens shall be retained by the creditors to the extent recognized by applicable non-bankruptcy law.

Creditor/Collateral	Estimated Claim	Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/Remarks (specifically note if claim amount to be paid although greater than value of collateral)
Wfds/wds 2011 GMC Light Duty Acadia	\$23,826.00	\$23,826.00	Pro-Rata	5.5%	\$27,099.78	

F. General Unsecured Creditors (including claims from rejection of contracts, leases and contracts for deed).

Describe treatment for the class of general unsecured creditors.

General Unsecured Creditors will receive approximately 100% of their allowed claims.**Totals:**

Administrative Claims	<u>\$464.00</u>
Priority Claims	<u>\$0.00</u>
Arrearage Claims	<u>\$28,397.25</u>
Cure Claims	<u>\$0.00</u>
Secured Claims	<u>\$23,826.00</u>
Unsecured Claims	<u>\$4,562.00</u>

VII. Supplemental Plan Provisions

The following are the Supplemental Plan Provisions:

None

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Continuation Sheet # 5

Respectfully submitted this date: **8/2/2016**.

/s/ Ed L. Laughlin

Ed L. Laughlin
1101 E Central Tx. Expwy.
Killeen, TX 76541
Phone: (254) 699-2460 / Fax: (254) 953-4528
(Attorney for Debtor)

/s/ Vivian A McKinney

Vivian A McKinney
4202 Peppermill Hollow
Killeen, TX 76542
(Debtor)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
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IN RE: Vivian A McKinney

Debtor

CASE NO. **16-60527**

CHAPTER **13**

Joint Debtor

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that on August 31, 2016, a copy of the attached Chapter 13 Plan, with any attachments, and Budget and Monthly Family Income were served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rule 9013 (g).

/s/ Ed L. Laughlin

Ed L. Laughlin
Bar ID: 11991500
Law Offices of Ed L. Laughlin
1101 E Central Tx. Expwy.
Killeen, TX 76541
(254) 699-2460

Bankamerica
xxxx7547
4909 Savarese Cir
Tampa, FL 33634

Internal Revenue Service
P.O. Box 21126
Philadelphia, PA 19114

Wfds/wds
xxxxxxx8915
Po Box 1697
Winterville, NC 28590

Bayview Financial Loan
xxxxxxxx0237
4425 Ponce De Leon Blvd
Coral Gables, FL 33146

Military Star
xxxxxxxxxxx5318
3911 S Walton Walker Blv
Dallas, TX 75236

Credit One Bank Na
xxxxxxxxxxx3957
Po Box 98872
Las Vegas, NV 89193

Ray Hendren, C13 Trustee
3410 Far West Blvd (By Clerk)
Suite 200
Austin, TX 78731

Dell Fin Svcs L.L.c
xxxxxxxxxxxxxxxx7637
1 Dell Way
Round Rock, TX 78682

Vivian A McKinney
4202 Peppermill Hollow
Killeen, TX 76542

**UNITED STATES BANKRUPTCY COURT
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PROPOSED PAYMENT SCHEDULE FOR CHAPTER 13 PLAN (PRO FORMA)

The following payment schedule is a projection of the anticipated payments to be made to the creditors under the plan. This Pro Forma serves as support documentation to the debtor's proposed plan. Actual distributions by the Chapter 13 Trustee may vary.

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 1	MONTH 2	MONTH 3	MONTH 4	MONTH 5	MONTH 6
Bayview Financial Loan	\$28,397.25	0.00%	\$0.00	\$544.58	\$543.46	\$542.33	\$541.20	\$540.07	\$538.93
Law Offices of Ed L. Laughlin	\$464.00	0.00%	\$0.00	\$8.90	\$8.88	\$8.86	\$8.84	\$8.82	\$8.81
Wfds/wds	\$23,826.00	5.50%	\$3,273.78	\$459.02	\$460.16	\$461.31	\$462.46	\$463.61	\$464.76
BEGINNING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:				\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
NEW BALANCE:				\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:				\$1,012.50	\$1,012.50	\$1,012.50	\$1,012.50	\$1,012.50	\$1,012.50
DISTRIBUTION TO GENERAL UNSECURED:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:				\$112.50	\$112.50	\$112.50	\$112.50	\$112.50	\$112.50
ENDING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 7	MONTH 8	MONTH 9	MONTH 10	MONTH 11	MONTH 12
Bayview Financial Loan	\$28,397.25	0.00%	\$0.00	\$537.80	\$536.67	\$535.54	\$534.41	\$533.27	\$532.14
Law Offices of Ed L. Laughlin	\$464.00	0.00%	\$0.00	\$8.79	\$8.77	\$8.75	\$8.73	\$8.72	\$8.70
Wfds/wds	\$23,826.00	5.50%	\$3,273.78	\$465.91	\$467.06	\$468.21	\$469.36	\$470.51	\$471.66
BEGINNING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:				\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
NEW BALANCE:				\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:				\$1,012.50	\$1,012.50	\$1,012.50	\$1,012.50	\$1,012.50	\$1,012.50
DISTRIBUTION TO GENERAL UNSECURED:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:				\$112.50	\$112.50	\$112.50	\$112.50	\$112.50	\$112.50
ENDING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 13	MONTH 14	MONTH 15	MONTH 16	MONTH 17	MONTH 18
Bayview Financial Loan	\$28,397.25	0.00%	\$0.00	\$531.00	\$529.87	\$528.74	\$527.60	\$526.47	\$525.33
Law Offices of Ed L. Laughlin	\$464.00	0.00%	\$0.00	\$8.68	\$8.66	\$8.64	\$8.62	\$8.60	\$8.59
Wfds/wds	\$23,826.00	5.50%	\$3,273.78	\$472.82	\$473.97	\$475.12	\$476.28	\$477.43	\$478.58
BEGINNING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:				\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
NEW BALANCE:				\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:				\$1,012.50	\$1,012.50	\$1,012.50	\$1,012.50	\$1,012.50	\$1,012.50
DISTRIBUTION TO GENERAL UNSECURED:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:				\$112.50	\$112.50	\$112.50	\$112.50	\$112.50	\$112.50
ENDING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 19	MONTH 20	MONTH 21	MONTH 22	MONTH 23	MONTH 24
Bayview Financial Loan	\$28,397.25	0.00%	\$0.00	\$524.20	\$523.06	\$521.92	\$520.79	\$519.65	\$518.52
Law Offices of Ed L. Laughlin	\$464.00	0.00%	\$0.00	\$8.56	\$8.55	\$8.53	\$8.51	\$8.49	\$8.47
Wfds/wds	\$23,826.00	5.50%	\$3,273.78	\$479.74	\$480.89	\$482.05	\$483.20	\$484.36	\$485.51
BEGINNING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:				\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
NEW BALANCE:				\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:				\$1,012.50	\$1,012.50	\$1,012.50	\$1,012.50	\$1,012.50	\$1,012.50
DISTRIBUTION TO GENERAL UNSECURED:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:				\$112.50	\$112.50	\$112.50	\$112.50	\$112.50	\$112.50
ENDING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 25	MONTH 26	MONTH 27	MONTH 28	MONTH 29	MONTH 30
Bayview Financial Loan	\$28,397.25	0.00%	\$0.00	\$517.38	\$516.24	\$515.10	\$513.96	\$512.83	\$511.69
Law Offices of Ed L. Laughlin	\$464.00	0.00%	\$0.00	\$8.45	\$8.44	\$8.42	\$8.40	\$8.38	\$8.36
Wfds/wds	\$23,826.00	5.50%	\$3,273.78	\$486.67	\$487.82	\$488.98	\$490.14	\$491.29	\$492.45

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BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
NEW BALANCE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$1,012.50	\$1,012.50	\$1,012.50	\$1,012.50	\$1,012.50	\$1,012.50
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$112.50	\$112.50	\$112.50	\$112.50	\$112.50	\$112.50
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

<u>CREDITOR NAME</u>	<u>AMOUNT</u>	<u>INT RATE</u>	<u>INT PAID</u>	<u>MONTH 31</u>	<u>MONTH 32</u>	<u>MONTH 33</u>	<u>MONTH 34</u>	<u>MONTH 35</u>	<u>MONTH 36</u>
Bayview Financial Loan	\$28,397.25	0.00%	\$0.00	\$510.55	\$509.42	\$508.28	\$507.13	\$506.00	\$504.86
Law Offices of Ed L. Laughlin	\$464.00	0.00%	\$0.00	\$8.35	\$8.32	\$8.30	\$8.29	\$8.27	\$8.25
Wfds/wds	\$23,826.00	5.50%	\$3,273.78	\$493.60	\$494.76	\$495.92	\$497.08	\$498.23	\$499.39

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
NEW BALANCE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$1,012.50	\$1,012.50	\$1,012.50	\$1,012.50	\$1,012.50	\$1,012.50
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$112.50	\$112.50	\$112.50	\$112.50	\$112.50	\$112.50
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

<u>CREDITOR NAME</u>	<u>AMOUNT</u>	<u>INT RATE</u>	<u>INT PAID</u>	<u>MONTH 37</u>	<u>MONTH 38</u>	<u>MONTH 39</u>	<u>MONTH 40</u>	<u>MONTH 41</u>	<u>MONTH 42</u>
Bayview Financial Loan	\$28,397.25	0.00%	\$0.00	\$503.72	\$502.58	\$501.45	\$500.31	\$499.17	\$498.03
Law Offices of Ed L. Laughlin	\$464.00	0.00%	\$0.00	\$8.23	\$8.22	\$8.19	\$8.17	\$8.15	\$8.14
Wfds/wds	\$23,826.00	5.50%	\$3,273.78	\$500.55	\$501.70	\$502.86	\$504.02	\$505.18	\$506.33

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
NEW BALANCE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$1,012.50	\$1,012.50	\$1,012.50	\$1,012.50	\$1,012.50	\$1,012.50
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$112.50	\$112.50	\$112.50	\$112.50	\$112.50	\$112.50
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

<u>CREDITOR NAME</u>	<u>AMOUNT</u>	<u>INT RATE</u>	<u>INT PAID</u>	<u>MONTH 43</u>	<u>MONTH 44</u>	<u>MONTH 45</u>	<u>MONTH 46</u>	<u>MONTH 47</u>	<u>MONTH 48</u>
Bayview Financial Loan	\$28,397.25	0.00%	\$0.00	\$496.89	\$495.75	\$494.61	\$493.47	\$492.34	\$491.20
Law Offices of Ed L. Laughlin	\$464.00	0.00%	\$0.00	\$8.12	\$8.10	\$8.08	\$8.06	\$8.04	\$8.02
Wfds/wds	\$23,826.00	5.50%	\$3,273.78	\$507.49	\$508.65	\$509.81	\$510.97	\$512.12	\$513.28

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
NEW BALANCE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$1,012.50	\$1,012.50	\$1,012.50	\$1,012.50	\$1,012.50	\$1,012.50
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$112.50	\$112.50	\$112.50	\$112.50	\$112.50	\$112.50
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

<u>CREDITOR NAME</u>	<u>AMOUNT</u>	<u>INT RATE</u>	<u>INT PAID</u>	<u>MONTH 49</u>	<u>MONTH 50</u>	<u>MONTH 51</u>	<u>MONTH 52</u>	<u>MONTH 53</u>	<u>MONTH 54</u>
Bayview Financial Loan	\$28,397.25	0.00%	\$0.00	\$490.05	\$488.92	\$487.78	\$486.64	\$485.51	\$484.37
Law Offices of Ed L. Laughlin	\$464.00	0.00%	\$0.00	\$8.01	\$7.99	\$7.97	\$7.95	\$7.93	\$7.91
Wfds/wds	\$23,826.00	5.50%	\$3,273.78	\$514.44	\$515.59	\$516.75	\$517.91	\$519.06	\$520.22

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
NEW BALANCE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$1,012.50	\$1,012.50	\$1,012.50	\$1,012.50	\$1,012.50	\$1,012.50
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$112.50	\$112.50	\$112.50	\$112.50	\$112.50	\$112.50
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

<u>CREDITOR NAME</u>	<u>AMOUNT</u>	<u>INT RATE</u>	<u>INT PAID</u>	<u>MONTH 55</u>	<u>MONTH 56</u>	<u>MONTH 57</u>	<u>MONTH 58</u>	<u>MONTH 59</u>	<u>MONTH 60</u>
Bayview Financial Loan	\$28,397.25	0.00%	\$0.00	\$483.23	\$130.24	\$0.00	\$0.00	\$0.00	\$0.00
Law Offices of Ed L. Laughlin	\$464.00	0.00%	\$0.00	\$7.89	\$2.13	\$0.00	\$0.00	\$0.00	\$0.00
Wfds/wds	\$23,826.00	5.50%	\$3,273.78	\$521.38	\$141.16	\$0.00	\$0.00	\$0.00	\$0.00

16
UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

IN RE: **Vivian A McKinney, Debtor**CASE NO **16-60527**CHAPTER **13**

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
NEW BALANCE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$1,012.50	\$273.53	\$0.00	\$0.00	\$0.00	\$0.00
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$738.97	\$1,012.50	\$1,012.50	\$1,012.50	\$1,012.50
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$112.50	\$112.50	\$112.50	\$112.50	\$112.50	\$112.50
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Fill in this information to identify your case:

Debtor 1	<u>Vivian</u>	<u>A</u>	<u>McKinney</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>WESTERN DISTRICT OF TEXAS</u>		
Case number (if known)	<u>16-60527</u>		

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed
☐ Not employed

Temp IRS

IRS

3651 SIH Frontage Rd

Number Street

Austin

City

TX 73301

State Zip Code

Debtor 2 or non-filing spouse

- ☐ Employed
☐ Not employed

Number Street

City

State Zip Code

How long employed there? 4 months

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	<u>\$1,926.53</u>	_____
3. Estimate and list monthly overtime pay.	<u>+</u> <u>\$0.00</u>	_____
4. Calculate gross income. Add line 2 + line 3.	<u>\$1,926.53</u>	_____

Debtor 1 **Vivian** **A** **McKinney** Case number (if known) **16-60527**
 First Name Middle Name Last Name

		For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here → 4.		\$1,926.53	
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a.	\$371.15	
5b. Mandatory contributions for retirement plans	5b.	\$0.00	
5c. Voluntary contributions for retirement plans	5c.	\$0.00	
5d. Required repayments of retirement fund loans	5d.	\$0.00	
5e. Insurance	5e.	\$0.00	
5f. Domestic support obligations	5f.	\$0.00	
5g. Union dues	5g.	\$0.00	
5h. Other deductions. Specify: _____	5h. +	\$0.00	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6.	\$371.15	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,555.38	
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$631.00	
8b. Interest and dividends	8b.	\$0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00	
8d. Unemployment compensation	8d.	\$0.00	
8e. Social Security	8e.	\$0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: VA	8f.	\$1,162.32	
8g. Pension or retirement income	8g.	\$1,924.89	
8h. Other monthly income. Specify: 2015 Tax Refund	8h. +	\$505.16	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	\$4,223.37	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$5,778.75	+ = \$5,778.75
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. +	\$0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.	12.	\$5,778.75	\$5,778.75 Combined monthly income

Debtor 1 **Vivian** **A** **McKinney** Case number (if known) **16-60527**
First Name Middle Name Last Name

13. Do you expect an increase or decrease within the year after you file this form?

☒ No.

☐ Yes. Explain:

None.

Fill in this information to identify your case:

Debtor 1	<u>Vivian</u>	<u>A</u>	<u>McKinney</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>WESTERN DISTRICT OF TEXAS</u>		
Case number (if known)	<u>16-60527</u>		

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☒ No

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence.

Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

4. \$990.00

4a. _____

4b. \$127.08

4c. _____

4d. _____

Debtor 1 **Vivian** **A** **McKinney** Case number (if known) **16-60527**
 First Name Middle Name Last Name

Your expenses

5. **Additional mortgage payments for your residence**, such as home equity loans 5. _____
6. **Utilities:**
- 6a. Electricity, heat, natural gas 6a. \$250.00
- 6b. Water, sewer, garbage collection 6b. \$75.00
- 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$261.00
- 6d. Other. Specify: _____ 6d. _____
7. **Food and housekeeping supplies** 7. \$200.00
8. **Childcare and children's education costs** 8. _____
9. **Clothing, laundry, and dry cleaning** 9. \$30.00
10. **Personal care products and services** 10. \$60.00
11. **Medical and dental expenses** 11. \$25.00
12. **Transportation.** Include gas, maintenance, bus or train fare. Do not include car payments. 12. \$400.00
13. **Entertainment, clubs, recreation, newspapers, magazines, and books** 13. \$50.00
14. **Charitable contributions and religious donations** 14. _____
15. **Insurance.**
 Do not include insurance deducted from your pay or included in lines 4 or 20.
- 15a. Life insurance 15a. _____
- 15b. Health insurance 15b. _____
- 15c. Vehicle insurance 15c. \$103.84
- 15d. Other insurance. Specify: _____ 15d. _____
16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.
 Specify: _____ 16. _____
17. **Installment or lease payments:**
- 17a. Car payments for Vehicle 1 17a. _____
- 17b. Car payments for Vehicle 2 17b. _____
- 17c. Other. Specify: _____ 17c. _____
- 17d. Other. Specify: _____ 17d. _____
18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).** 18. _____
19. **Other payments you make to support others who do not live with you.**
 Specify: _____ 19. _____

Debtor 1 **Vivian** **A** **McKinney** Case number (if known) **16-60527**
 First Name Middle Name Last Name

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property	20a.	<u>\$631.00</u>
20b. Real estate taxes	20b.	<u> </u>
20c. Property, homeowner's, or renter's insurance	20c.	<u> </u>
20d. Maintenance, repair, and upkeep expenses	20d.	<u> </u>
20e. Homeowner's association or condominium dues	20e.	<u> </u>

21. Other. Specify: **Cell Phone** 21. + \$226.00

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.	22a.	<u>\$3,428.92</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.	22b.	<u> </u>
22c. Add line 22a and 22b. The result is your monthly expenses.	22c.	<u>\$3,428.92</u>

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	<u>\$5,778.75</u>
23b. Copy your monthly expenses from line 22c above.	23b.	<u>-\$3,428.92</u>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c.	<u>\$2,349.83</u>

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here:

None.